# Moving & Storage

At IAT, we don't believe in one size fits all solutions. We craft solutions that evolve as our industry and insureds' needs do. That's why we've been a top package insurance carrier in the moving and storage space for more than half a century. With specialized underwriters coast to coast, we work directly with agents to tailor insurance coverage to protect operations that move and store household, military household, office, and industrial goods.

#### **Coverage Available:**

IAT's package policy includes the following coverage on an admitted basis, as well as a supported Umbrella policy:

- Auto Liability and Physical Damage
- Cargo, Warehouse, and Equipment
- Commercial Property
- Crime Coverage
- General Liability

\*Coverage is available in all states except MA & HI

### **Broad Risk Appetite for Evolving Risks**

We work with best-in-class household goods moving and storage companies across the U.S. to find solutions unique to their ancillary operations, such as:

- Final mile delivery
- Day movers
- Warehousing
- Record storage
- Self storage
- General freight
- Hospitality logistics
- Shredding

## What Sets Us Apart?

Our program is designed for both independent and vanline customers, offering tailored coverage unique to the evolving moving and storage industry. Here are just a few program highlights:

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- Single occurrence deductible regardless of the number of coverages impacted.
- Blanket Additional Insured Auto and General Liability forms that satisfy many requirements when an insured completes a move at a third-party premises.
- Expanded Medical Payments for "Temporary Workers."
- Transit and Storage Gap Coverage to comply with Department of Defense (DoD) military household goods moves regulations and requirements.
- Flexible direct bill plans to meet our Insured's needs.

IAT's Moving and Storage insurance solutions are written through TransGuard Insurance Company of America, rated A- "Excellent" by AM Best.



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### Loss Control

We provide support beyond the policy. Our Loss Control experts are located throughout the country to help motor carriers manage risks before drivers turn the ignition key. Offering:

- Onsite safety assessments
- DOT compliance support
- Consult on Federal Motor Carrier Safety Regulations
- And more

Visit our Loss Control website here: https://losscontrol.iatinsurancegroup.com/

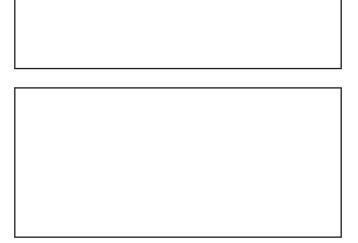
#### **Insurance Answers Together**

IAT Insurance Group (IAT) is a privately-held property and casualty insurance company in Raleigh, North Carolina providing a wide range of specialized insurance and surety products to meet the needs of individuals and businesses. As an organization, we leverage our experienced leadership, sound analytics, proven operating platforms and extensive risk capabilities across the entire enterprise to deliver specialized, sustainable solutions for our customers.

#### Claims

Some accidents can't be avoided. That's why we're here. Our team of 200+ claims professionals is available around the clock across the country to help motor carriers get their wheels back on the road as soon as possible.

To report a claim or check the status of a claim, call **866.576.7971** or visit https://www.iatinsurance.com/claims





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